

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul G. Seif
Georganne M. Seif
Debtors

Case No. 16-00266-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocket

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Date Rcvd: Dec 29, 2022

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	Paul G. Seif, Georganne M. Seif, 121 Hartman Rd, Danville, PA 17821-9338
4744333	Allied Interstate, LLC, 300 Corporate Exchange Dr Fl 5, Columbus, OH 43231-1474
4744337	Barry Disposal, 230 Kashner Dr, Danville, PA 17821-9314
4744340	Caliber Home Loans, Inc., PO Box 650856, Dallas, TX 75265-0856
4744346	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, Suite 150 1130 North Chase Parkway, Marietta, GA 30067-0000
4744347	Geisinger Health System, 100 North Academy Avenue, Danville, PA 17822-4938
4744348	Georganne Seif, 121 Hartman Rd, Danville, PA 17821-9338
4744352	++ JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519 address filed with court:, J.C. Christensen & Assoc., Inc., PO Box 519, Sauk Rapids, MN 56379-0519
4766653	#+ LSF8 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4744332	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
4744354	Montour County Per Capita Tax, Tammy L. Seybert, 730 Columbia Hill Rd, Danville, PA 17821-9334
4744360	Remit Corporations, PO Box 7, Bloomsburg, PA 17815-0007
4744331	Seif Georganne M, 121 Hartman Rd, Danville, PA 17821-9338
4744330	Seif Paul G, 121 Hartman Rd, Danville, PA 17821-9338
4744361	Solomon & Solomon, P.C., 5 Columbia Cir, Albany, NY 12203-5180
4744362	Springleaf Financial Services, PO Box 64, Evansville, IL 62242-0064
4744365	Verizon, PO Box 1259, Oaks, PA 19456-1259

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 29 2022 18:38:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4744335	Email/Text: legal@arsnational.com	Dec 29 2022 18:38:00	ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
4744338	Email/Text: bankruptcynotices@bermanrabin.com	Dec 29 2022 18:38:00	Berman & Rabin, P.A., 15280 Metcalf Ave, Overland Park, KS 66223-2811
4744336	EDI: BANKAMER2.COM	Dec 29 2022 23:44:00	Bank Of America, PO Box 15288, Wilmington, DE 19850-5288
4744339	EDI: HFC.COM	Dec 29 2022 23:44:00	Boscov's, PO Box 17642, Baltimore, MD 21297-1642
4744343	Email/Text: bankruptcynotices@cbecompanies.com		

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		Dec 29 2022 18:38:00	CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
4744341	Email/Text: cms-bk@cms-collect.com		
		Dec 29 2022 18:38:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
4744342	Email/Text: bankruptcy@cavps.com		
		Dec 29 2022 18:38:00	Cavalry Portfolio Services, PO Box 520, Valhalla, NY 10595-0520
4745155	+ Email/Text: bankruptcy@cavps.com		
		Dec 29 2022 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4744344	Email/Text: jessicaohrlein@cprecovery.com		
		Dec 29 2022 18:38:00	Central Portfolio Control, 6640 Shady Oak Rd # 300, Eden Prairie, MN 55344-7710
4744345	+ Email/Text: crdept@na.firstsource.com		
		Dec 29 2022 18:38:00	First Source Advantage, LLC, 205 Bryant Woods South, Amherst, NJ 14228-3609
4744349	EDI: HFC.COM		
		Dec 29 2022 23:44:00	HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
4744350	EDI: LCIICSYSTEM		
		Dec 29 2022 23:44:00	I.C. Systems, Inc., 444 Highway 96 E, Saint Paul, MN 55127-2557
4744351	EDI: IRS.COM		
		Dec 29 2022 23:44:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
5410624	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 29 2022 18:38:00	LSF8 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, LSF8 Master Participation Trust, Serviced by Select Portfolio Servicing,
5410623	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 29 2022 18:38:00	LSF8 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
4744355	^ MEBN		
		Dec 29 2022 18:35:22	MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
4744353	+ Email/Text: mmrgbk@miramedrg.com		
		Dec 29 2022 18:38:00	MiraMed Revenue Group, 991 Oak Creek Drive, Lombard, IL 60148-6408
4744356	Email/Text: list-nes-clientservicesreps-all@nes1.com		
		Dec 29 2022 18:38:00	National Enterprise System, 29125 Solon Road, Solon, OH 44139-3442
4744357	+ Email/Text: ngisupport@radiusgs.com		
		Dec 29 2022 18:38:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
4744358	^ MEBN		
		Dec 29 2022 18:35:23	Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
4775119	EDI: RECOVERYCORP.COM		
		Dec 29 2022 23:44:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
5063805	+ EDI: RECOVERYCORP.COM		
		Dec 29 2022 23:44:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4744359	+ Email/Text: Supportservices@receivablesperformance.com		
		Dec 29 2022 18:38:00	Receivables Performance Management, 20816 44th Avenue W, Lynnwood, WA 98036-7744
4748807	EDI: RECOVERYCORP.COM		
		Dec 29 2022 23:44:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4744363	Email/Text: nailda@centralcreditaudit.com		
		Dec 29 2022 18:38:00	Statewide Tax Recovery, Inc., PO Box 752, Sunbury, PA 17801-0752
5475386	+ Email/Text: flyersprod.inbound@axisai.com		
		Dec 29 2022 18:38:00	UMB BANK, National Association,, Legal Title Trustee of PRL Title Trust I, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, UMB BANK, National Association, 92619-2708
5475385	Email/Text: flyersprod.inbound@axisai.com		

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4744366 Email/Text: bankruptcyreports@wakeassoc.com

Dec 29 2022 18:38:00 UMB BANK, National Association,, Legal Title Trustee of PRL Title Trust I, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

Dec 29 2022 18:38:00 Wakefield & Assoc., Inc., PO Box 58, Fort Morgan, CO 80701-0058

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4744334	##	American Home Patient, PO Box 827161, Philadelphia, PA 19182-7161
4744364	##	The Visual Difference, 273 E 7th St, Bloomsburg, PA 17815-2853

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor LSF8 Master Participation Trust afogle@rascrane.com
Brian C Nicholas	on behalf of Creditor LSF8 Master Participation Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian Thomas Langford	on behalf of Creditor LSF8 Master Participation Trust PitEcf@weltman.com PitEcf@weltman.com
David J. Harris	on behalf of Debtor 1 Paul G. Seif dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
David J. Harris	on behalf of Debtor 2 Georganne M. Seif dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Emmanuel Joseph Argentiari	on behalf of Creditor UMB BANK National Association, not in its individual capacity, but solely as Legal Title Trustee of PRL Title Trust I bk@rgalegal.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Sindi Mncina	on behalf of Creditor LSF8 Master Participation Trust smncina@raslg.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Paul G. Seif

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3214

EIN --

Debtor 2

Georganne M. Seif

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1656

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:16-bk-00266-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul G. Seif

Georganne M. Seif

**By the
court:**12/29/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.